

INDEXING INSTRUCTIONS:

Lot 6, Cherokee Meadows, Phase I, Section 31,
T1S, R6W, DeSoto County, MS

Citimortgage/Walton/Brya

SUBSTITUTION OF TRUSTEE

WHEREAS, on **September 3, 2003**, **Lori D. Walton, Carolyn Bryan and Paul T. Walton, III**, executed a Deed of Trust to **John W. Byrd**, Trustee for the use and benefit of **Bartlett Mortgage, Inc.**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book **1822** at Page **122** and re-recorded in **Book 1834 at Page 244** thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the named in said Deed of Trust.

Adam

